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## UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Joyel Ryan and James W. Ryan Jr. : No. 18-12420-amc

:

: Chapter 13

**Deutsche Bank NTC as Trustee** 

v.

.

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Joyel Ryan and James W. Ryan Jr.

Response to Motion for Relief filed by **Deutsche Bank NTC as Trustee** 

Debtor, by and through his attorney, responds as follows:

1-6. Admitted.

7-12 Denied. Strict proof thereof is demanded at trial. Debtor has recently returned to work and can now make the payments. Debtor has since made some payments and Movant has refused additional payments and has miscalculated the amount due. Movant is adequately protected since there is equity in the real estate and the real estate is necessary for an effective reorganization.

WHEREFORE, it is respectfully requested that the Motion be DENIED.

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